

## REPLACEMENT COST LOSS SETTLEMENT TERMS CERTAIN NON-BUILDING STRUCTURES ON THE DESCRIBED LOCATION

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

---

### HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

---

When located on the "described location", reinforced-masonry walls; fences made of metal, fiberglass, or compounds such as resin and plastic, including vinyl; patios and walks not made of wood or wood products; and driveways are subject to the Replacement Cost Terms. With respect to such structures, the Replacement Cost Terms are deleted and replaced by the following:

#### 1) Replacement Cost Terms

- a) The Replacement Cost Terms apply to:
- (1) reinforced-masonry walls;
  - (2) fences made of metal, fiberglass, or plastic and/or resin, such as polyvinylchloride;
  - (3) patios and walks not made of wood or wood products; and
  - (4) driveways;

located on the "described location".

b) The smaller of the following amounts is used in applying the "terms" under Our Limit:

- (1) the cost to repair or replace the damage:
  - (a) using materials of like kind and quality; and
  - (b) for like use; or
- (2) the amount actually and necessarily spent to repair or replace the damaged structure.

c) When the total cost to repair or replace structures covered under the "terms" of this endorsement is more than \$2,500, "we" will pay no more than the "actual cash value" of the loss until repair or replacement is completed.

d) At "your" option, "you" may make a claim under the Actual Cash Value Terms instead of these Replacement Cost Terms. "You" may later make a claim for any additional amount payable under these Replacement Cost Terms, but only if "you" have informed "us", within 180 days after the date of loss, that "you" plan to do so.

---

HO 4832 01 06